

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: FORD, MICHAEL PAUL
FORD, DEBRA S

§ Case No. 06-72229

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 09/19/2011 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 08/11/2011

By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: FORD, MICHAEL PAUL
 FORD, DEBRA S

§ Case No. 06-72229

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,722.95
and approved disbursements of \$ 0.76
leaving a balance on hand of ¹ \$ 3,722.19

Balance on hand: \$ 3,722.19

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
 Remaining balance: \$ 3,722.19

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	930.74	0.00	930.74
Trustee, Expenses - MEGAN G. HEEG	21.50	0.00	21.50
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger & Lee	2,250.01	0.00	2,250.01
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger & Lee	519.94	0.00	519.94

Total to be paid for chapter 7 administration expenses: \$ 3,722.19
 Remaining balance: \$ 0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,550.34 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/Discover Financial Services	6,808.58	0.00	0.00
2	Blackhawk Lumber	14,043.83	0.00	0.00
3	First National Bank of Rochelle	1,735.57	0.00	0.00
4	HILCO Receivables LLC	8,962.36	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/MEGAN G. HEEG
Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5
United States Bankruptcy Court
Northern District of IllinoisIn re:
Michael Paul Ford
Debra S Ford
DebtorsCase No. 06-72229-MB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: vgossett
Form ID: pdf006Page 1 of 1
Total Noticed: 20

Date Rcvd: Aug 31, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2011.

db/jdb +Michael Paul Ford, Debra S Ford, PO Box 55, Franklin Grove, IL 61031-0055
 aty +Gary C Flanders, 1 Court Place Suite 201, Rockford, IL 61101-1088
 11031473 Bank of America, PO Box 1516, Newark, NJ 07101-1516
 11093483 +Blackhawk Lumber, 800 E Washington Street, Oregon, IL 61061-8504
 11093484 +Blackhawk Lumber, c/o Atty Dennis Hewitt, 1124 Lincoln Hwy, Rochelle, IL 61068-1517
 11031475 +First National Bank of Rochelle, 340 Maymart Drive, Rochelle, IL 61068-1681
 11363889 HILCO Receivables LLC, Assignee of MBNA America Bank, NA by eCAST Settlement,
 Corporation as its agent, POB 35480, Newark NJ 07193-5480
 11031476 +KSB Hospital, PO Box 737, Dixon, IL 61021-0737
 11031477 MBNA, PO Box 15026, Wilmington, DE 19850-5026
 11031478 MBNA, %United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
 11031479 +MBNA, %ACB American, Inc., PO Box 2548, Cincinnati, OH 45201-2500
 11031481 Nissan Motor Acceptance Corp., PO Box 0502, Carol Stream, IL 60132-0502
 11031483 +Sears, PO Box 182149, Columbus, OH 43218-2149
 11031482 Sears, PO Box 20363, Kansas City, MO 64195-0363
 11031485 Sears Gold Mastercard, %Associated Recovery Systems, PO Box 469046,
 Escondido, CA 92046-9046
 11031484 +Sears Gold Mastercard, PO Box 6921, The Lakes, NV 88901-6921
 15629128 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: KATHY@EGBBL.COM Sep 01 2011 01:19:35 Megan G Heeg,
 Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
 11031474 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 01 2011 02:10:50 Discover Card, PO Box 3008,
 New Albany, OH 43054-3008
 11210875 +E-mail/PDF: mrdiscen@discoverfinancial.com Sep 01 2011 02:10:50
 Discover Bank/Discover Financial Services, PO Box 3025, New Albany OH 43054-3025
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Kostka and Associates LLC
 aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
 Dixon, IL 61021-0447
 11031480 ##+MBNA/Bank of America, Bank of America Recovery Center, PO Box 15168,
 Wilmington, DE 19850-5168

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2011

Signature:

